REMARKS

Claims 1 and 3-26, 28-40 and 43-50 are pending in the present application, of which claims 1, 16 and 28 are independent.

35 U.S.C. 112 Rejections

Claims 1, 3-26, 28-40, and 43-60 are rejected under 35 U.S.C. 112, first paragraph, as failing to comply with the enablement requirement. The Examiner specifically points to the "CRV feature" of independent claims 1, 16 and 28 as lacking enablement. Applicants amended independent claims 1, 16 and 28 to refer to a "*CHV* feature," which does have support in the specification at paragraph 25.

> The SIM 24 can also execute several commands related to the Card Holder Verification (CHV) feature, including verifying a CHV value presented by the MS, assigning a new CHV value, and enabling, disabling, and unblocking the CHV feature.

Thus, the rejections under 35 U.S.C. 112, first paragraph are overcome.

35 U.S.C. 102 Rejections

Independent claim 1 was rejected under 35 U.S.C. 102(b) as being anticipated by Brown et al. (USPN 5,537,474), hereafter referred to as Brown. Independent claims 16 and 28 were rejected under 35 U.S.C. 102(e) as being anticipated by Ahn et el. (Publication number 2002/0061745), hereafter referred to as Ahn.

In the Office Action dated May 4, 2004, the Examiner states that Brown discloses enabling and disabling the [CHV] feature since the SIM card can be removed and the Examiner cites column 5. Likewise, Ahn discloses enabling and

disabling the [CHV] feature since the SIM card can be removed and the Examiner cites figures 7 and 8.

Neither Brown, nor Ahn discloses *executing commands in the SIM*, the commands being "related to a card holder verification (CHV) feature including enabling and disabling the CHV feature," as required by amended independent claims 1, 16, and 28. The Examiner asserts that the CHV feature can be enabled and disabled by removing the SIM, but the independent claims 1, 16, and 28 refer to *executing commands in the SIM* to enable and disable the CHV feature. There is no need to remove the SIM to enable or disable a CHV feature.

None of the references disclose executing commands in the SIM, the commands being "related to a card holder verification (CHV) feature including enabling and disabling the CHV feature," as required by amended independent claims 1, 16, and 28. Thus, independent claims 1, 16, and 28 are patentable. Claims 3-15 and 43-50 depend on patentable independent claim 1 and are therefore patentable. Claims 17-26 depend on patentable independent claim 16 and are therefore patentable. Claims 29-41 depend on patentable independent claim 28 are therefore patentable.

CONCLUSION

In light of the amendments contained herein, Applicants submit that the application is in condition for allowance, for which early action is requested.

Please charge any fees or overpayments that may be due with this response to Deposit Account No. 17-0026.

Respectfully submitted,

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